

**Imaged Certificate of Notice Page 1 of 5**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
 Paul Stewart  
 Robin S Stewart  
 Debtors

Case No. 11-11658-mdc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Virginia  
 Form ID: 138NEW

Page 1 of 4  
 Total Noticed: 82

Date Rcvd: Apr 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 07, 2017.

db/jdb +Paul Stewart, Robin S Stewart, 114 Durham Drive, Coatesville, PA 19320-5537  
 aty +BRIAN E. CAINE, Deily, Mooney & Glastetter, One Greentree Centre, Suite 201, Marlton, NJ 08053-3105  
 cr Educational Credit Management Corp., PO Box 16408, St. Paul, MN 55116-0408  
 cr +Santander Consumer USA, Inc. as servicer for CitiF, c/o Deily, Mooney & Glastetter, LLP, 8 Thurlow Terrace, Albany, NY 12203-1006  
 cr +Toyota Motor Credit Corporation, c/o Kantrowitz & Phillipi, LLC, Ste 320, 1835 Market Street, Philadelphia, PA 19103-2964  
 12312086 Afsa/Brazo, 501 Bleeker St, Utica, NY 13501-2498  
 12312088 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Cap One, Po Box 85015, Richmond, VA 23285)  
 12312091 +Chase, Po Box 15298, Wilmington, DE 19850-5298  
 12387622 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145  
 12336486 +Chase Home Finance, LLC, 3415 Vision Drive, Columbus, OH 43219-6009  
 12336487 Chase Home Finance, LLC, c/o Beth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222  
 13191703 +Coatsville Area School District, (West Caln Township), Keystone Collections Group -, c/o Kratzenberg & Lazzaro, 546 Wendel Rd., Irwin, PA 15642-7539  
 12312119 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
 (address filed with court: Webbank/Dfs, 1 Dell Way, Round Rock, TX 78682)  
 12312093 +Dailena Whitaker, 114 Durham Drive, Coatesville, PA 19320-5537  
 12567598 +Disney Vacation Club Management Corp., 1390 Celebration Blvd., Celebration, FL 34747-5166  
 12560735 +Disney Vacation Development, Inc., 1390 Celebration Blvd., Celebration, FL 34747-5166  
 12312095 +Diversified Collection Services, Inc., P.O. Box 9054, Pleasanton, CA 94566-9054  
 12427255 ECMC, P.O. Box 75906, St. Paul, MN 55175  
 12312097 +Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175  
 12312099 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868  
 12312100 +Fst Premier, 3820 N Louise Ave, Sioux Falls, SD 57107-0145  
 12424845 +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907, Norfolk VA 23541-0907  
 12312103 Harlan Motors, 3327 W. Lincoln Highway, Parkesburg, PA 19365  
 12312104 +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
 12312105 Keystone Rewards, Po Box 2641, Harrisburg, PA 17105  
 12356801 +Midfirst Bank, c/o Ann E. Swartz, Esq, 701 Market Street, Suite 5000, Phila., PA 19106-1541  
 12346707 +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
 12312107 +Midland Mortgage Compa, 999 Nw Grand Blvd, Oklahoma City, OK 73118-6051  
 12393240 +Midland Mortgage Company, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051  
 12312108 +Nationwide Recovery Sy, 2304 Tarpley Rd Ste 134, Carrollton, TX 75006-2470  
 12312109 +P S E C U, Po Box 1006, Harrisburg, PA 17108-1006  
 12312111 +Reymour & Flanigan Furniture, P.O. Box 130, Liverpool, NY 13088-0130  
 12398173 Sallie Mae Inc. on behalf of ECMC, Lockbox 8682, P.O. Box 75848, St. Paul, MN 55175  
 12313991 +Santander Consumer USA Inc.DBA CitiFinancial Auto, P.O. Box 560284, Dallas, TX 75356-0284  
 12514158 +Santander Consumer USA LLC, Brian E. Caine, Esq, One Greentree Centre, 10000 Lincoln Drive East, Suite 201, Marlton, New Jersey 08053-3105  
 12312113 #+Santander Consumer Usa, 8585 N Stemmons Fwy Ste, Dallas, TX 75247-3822  
 12400271 State Farm Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 12312114 +State Farm Financial S, 3 State Farm Plaza N-4, Bloomington, IL 61791-0002  
 12312115 Superior Credit Union, 1000 Crosskeys Road, Collegeville, PA 19426  
 12341673 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Motor Credit Corporation, PO BOX 8026, Cedar Rapids, IA. 52408-8026)  
 12312116 +Thd/Cbsd, Po Box 6497, Sioux Falls, SD 57117-6497  
 12312117 +Toyota Motor Credit Co, 240 Gibraltar Rd Ste 260, Horsham, PA 19044-2387  
 12312118 +Verizon Pennsylvania I, 500 Technology Dr, Weldon Spring, MO 63304-2225  
 13191729 +West Caln Township, Keystone Collections Group -, c/o Kratzenberg & Lazzaro, 546 Wendel Rd., Irwin, PA 15642-7539  
 12312120 +Wfcf/Hsn, 995 W 122nd Ave, Westminster, CO 80234-3417  
 12312121 +Windham Professionals, 380 Main St, Salem, NH 03079-2412  
 12312122 +Xls/Efr, 1500 W 3rd St Ste 125, Cleveland, OH 44113-1422

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: bankruptcy@phila.gov Apr 06 2017 01:35:26 City of Philadelphia,

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 06 2017 01:35:09  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,

Harrisburg, PA 17128-0946

smg E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 06 2017 01:35:26 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

cr E-mail/PDF: gecsedri@recoverycorp.com Apr 06 2017 01:25:16 GE Money Bank,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave, Suite 1120, Miami, FL 33131-1605

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

cr +Fax: 407-737-5634 Apr 06 2017 03:15:32 Ocwen Loan Servicing, LLC, 1661 Worthington Road,  
Suite #100, WEST PALM BEACH, FL 33409-6493  
cr +E-mail/PDF: pa\_dc\_claims@navient.com Apr 06 2017 01:25:44 Sallie Mae, Inc.,  
220 Lasley Ave., Wilkes-Barre, PA 18706-1496  
12312085 +E-mail/Text: ebnbankruptcy@ahm.honda.com Apr 06 2017 01:35:21 A H F C,  
200 Continental Dr Ste, Newark, DE 19713-4334  
12351090 E-mail/Text: ebnbankruptcy@ahm.honda.com Apr 06 2017 01:35:21  
American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088,  
Irving, TX 75016-8088  
12462183 +E-mail/Text: EBNProcessing@afni.com Apr 06 2017 01:35:20 Afni, Inc., PO BOX 3667,  
Bloomington, IL 61702-3667  
12429459 +E-mail/Text: bncmail@w-legal.com Apr 06 2017 01:35:22 BACK BOWL I LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
12397228 +E-mail/Text: bncmail@w-legal.com Apr 06 2017 01:35:21 CANDICA L.L.C.,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
12458807 E-mail/PDF: resurgentbknotifications@resurgent.com Apr 06 2017 01:25:32  
CR Evergreen II, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221  
12312089 +E-mail/Text: bankruptcy@cavps.com Apr 06 2017 01:35:24 Cavalry Portfolio Serv,  
7 Skyline Dr Ste 3, Hawthorne, NY 10532-2162  
12312092 +E-mail/Text: bankruptcycollections@citadelbanking.com Apr 06 2017 01:35:34  
Citadel Federal Cred U, Po Box 147, Thorndale, PA 19372-0147  
12361956 E-mail/PDF: resurgentbknotifications@resurgent.com Apr 06 2017 01:25:18  
Dell Financial Services L.L.C., c/o Resurgent Capital Services, PO Box 10390,  
Greenville, SC 29603-0390  
12312094 +E-mail/PDF: pa\_dc\_ed@navient.com Apr 06 2017 01:25:32 Dept Of Ed/Sallie Mae, Po Box 9635,  
Wilkes Barre, PA 18773-9635  
12626040 +E-mail/PDF: resurgentbknotifications@resurgent.com Apr 06 2017 01:25:18  
East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288,  
Greenville, SC 29602-0288  
12362339 E-mail/Text: bnc-genesis@quantum3group.com Apr 06 2017 01:35:15 GC III LLC,  
Quantum3 Group LLC, PO Box 788, Kirkland, WA 98083-0788  
12330400 E-mail/PDF: gecscedi@recoverycorp.com Apr 06 2017 01:25:17 GE Money Bank,  
c/o Recovery Management Systems Corp., 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
12312101 +E-mail/PDF: gecscedi@recoverycorp.com Apr 06 2017 01:25:43 Gemb/Home Shopping,  
Po Box 981400, El Paso, TX 79998-1400  
12312102 +E-mail/PDF: gecscedi@recoverycorp.com Apr 06 2017 01:25:42 Gemb/Walmart, Po Box 981400,  
El Paso, TX 79998-1400  
12737045 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Apr 06 2017 01:35:22 JEFFERSON CAPITAL SYSTEMS LLC,  
PO BOX 7999, ST CLOUD MN 56302  
12312106 +E-mail/Text: bankruptcydpt@mcmcg.com Apr 06 2017 01:35:17 Midland Credit Mgmt,  
8875 Aero Dr, San Diego, CA 92123-2255  
12947547 +E-mail/Text: bknotice@ncmllc.com Apr 06 2017 01:35:22 National Capital Management, LLC.,  
8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741  
12810373 +Fax: 407-737-5634 Apr 06 2017 03:15:32 Ocwen Loan Servicing, LLC,  
1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493  
12312110 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 06 2017 01:31:04  
Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541  
12485050 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 06 2017 01:31:09  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
13024929 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 06 2017 01:31:09  
PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
12356006 +E-mail/Text: csidl@sbcglobal.net Apr 06 2017 01:35:25 Premier Bankcard/Charter,  
P.O. Box 2208, Vacaville, CA 95696-8208  
12312112 +E-mail/PDF: pa\_dc\_claims@navient.com Apr 06 2017 01:25:18 Sallie Mae, Po Box 9500,  
Wilkes Barre, PA 18773-9500  
12522351 +E-mail/PDF: pa\_dc\_claims@navient.com Apr 06 2017 01:25:45 Sallie Mae ECFC,  
c/o Sallie Mae Inc., 220 Lasley Ave., Wilkes-Barre, PA 18706-1496  
12397296 E-mail/PDF: pa\_dc\_litigation@navient.com Apr 06 2017 01:25:33  
Sallie Mae Inc. on behalf of USA FUNDS, Attn: Bankruptcy Litigation Unit E3149,  
P.O. Box 9430, Wilkes-Barre, PA 18773-9430  
12514633 E-mail/PDF: pa\_dc\_ed@navient.com Apr 06 2017 01:25:32 Sallie Mae Inc., on behalf of the,  
Department of Education, P.O. Box 740351, Atlanta, GA 30374-0351  
13021742 +E-mail/Text: bncmail@w-legal.com Apr 06 2017 01:35:25 Vanda, LLC,  
c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
12483433 E-mail/Text: bnc-alliance@quantum3group.com Apr 06 2017 01:35:16  
World Financial Capital Bank, Quantum3 Group LLC, PO Box 788, Kirkland, WA 98083-0788  
TOTAL: 35

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

12312096 Dpt Ed/Slm  
cr\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: AMERICAN HONDA FINANCE CORPORATION, National Bankruptcy Center,  
P.O. Box 168088, Irving, TX 75016-8088)  
cr\* CR Evergreen II, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221  
cr\* +Chase Home Finance, LLC, 3415 Vision Drive, Columbus, OH 43219-6009  
cr\* +East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288,  
GREENVILLE, SC 29602-0288

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

cr\*        ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,  
ST CLOUD, MN 56302-9617)  
cr\*        +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
cr\*        +National Capital Management, LLC, 8245 Tournament Dr., Suite 230, Memphis, TN 38125-1741  
cr\*        ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC., POB 41067,  
Norfolk, VA 23541)  
cr\*        +PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
cr\*        +PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
cr\*        +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,  
Seattle, WA 98121-3132  
12312087\*    ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)  
13326489\*    ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541)  
13021749\*    +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,  
Seattle, WA 98121-3132  
12312090      ##+Chase, 10790 Rancho Bernardo Rd, San Diego, CA 92127-5705  
12312098      ##+Equable Ascent Financi, 1120 W Lake Cook Rd Ste, Buffalo Grove, IL 60089-1970  
12318645      ##+Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416

TOTALS: 1, \* 14, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 07, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 5, 2017 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor MidFirst Bank agornall@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
ANN E. SWARTZ on behalf of Creditor MidFirst Bank ecfmail@mwc-law.com, ecfmail@mwc-law.com  
BETH L. SLABY on behalf of Creditor JPMorgan Chase Bank, N.A. bslaby@clarkhill.com,  
aporter@clarkhill.com:wprice@clarkhill.com  
BETH L. SLABY on behalf of Creditor Chase Home Finance, LLC bslaby@clarkhill.com,  
aporter@clarkhill.com:wprice@clarkhill.com  
BRIAN E. CAINE on behalf of Creditor Santander Consumer USA LLC as servicer for CitiFinancial  
Auto Corporation, BKcourtnotices@parkermccay.com  
BRIAN M. KILE on behalf of Creditor JPMorgan Chase Bank, N.A. bkile@grenenbirsic.com,  
mcupec@grenenbirsic.com  
DAVID W. RAPHAEL on behalf of Creditor Ocwen Loan Servicing, LLC draphael@grenenbirsic.com,  
mcupec@grenenbirsic.com  
DENISE ELIZABETH CARLON on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com  
GEORGETTE MILLER on behalf of Joint Debtor Robin S Stewart info@georgettemillerlaw.com,  
georgettemillerlaw@gmail.com;MLee@georgettemillerlaw.com;gmecfmail@gmail.com;cfink@georgettemille  
rlaw.com  
GEORGETTE MILLER on behalf of Debtor Paul Stewart info@georgettemillerlaw.com,  
georgettemillerlaw@gmail.com;MLee@georgettemillerlaw.com;gmecfmail@gmail.com;cfink@georgettemille  
rlaw.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

JODI L. HAUSE on behalf of Creditor Chase Home Finance, LLC jhause@reedsmith.com,  
jodihause@hotmail.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor MidFirst Bank bkgroup@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
STEVEN B. KANTROWITZ on behalf of Creditor Toyota Motor Credit Corporation skantro@aol.com  
THOMAS I. PULEO on behalf of Creditor MidFirst Bank tpuleo@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER ecfemails@phl3trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 17

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Paul Stewart and Robin S Stewart

Debtor(s)

Bankruptcy No: 11-11658-mdc  
Chapter: 13

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***NOTICE***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.
2. Any answer, objection, responsive pleading or request for hearing with regard to the discharge of the debtors, including any request to delay the entry of discharge pursuant to 11 U.S.C. §1328(h), must be filed in writing with the Clerk of the U.S. Bankruptcy Court,

900 Market Street  
Suite 400  
Philadelphia, PA 19107

within 30 days from the date of this notice.

3. In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 4/5/17